

**BANCO INTERNACIONAL DE COSTA RICA, S.A.**  
**BALANCE DE SITUACION**  
**DE DICIEMBRE 2021 A DICIEMBRE 2022**  
**( En Miles de Balboas )**

	VARIACION ABSOLUTA	%	2021	2022											
			Diciembre	Enero	Febrero	Marzo	Abril	Mayo	Junio	Julio	Agosto	Septiembre	Octubre	Noviembre	Diciembre
<b>ACTIVOS LIQUIDOS</b>	20,378.73	8.57%	237,788.97	209,046.58	263,084.71	242,154.32	196,357.10	212,309.64	190,215.77	143,583.43	154,784.33	131,157.14	140,316.87	126,289.42	258,167.70
Depositos Locales en Bancos	133,167.85	223.40%	59,608.61	57,088.08	62,883.39	62,019.82	68,272.70	63,153.54	62,545.38	59,828.65	112,445.64	105,894.18	71,183.20	80,453.05	192,776.46
A la Vista	11,667.72	61.06%	19,108.61	16,588.08	20,383.39	19,519.82	23,772.70	18,653.54	15,545.17	16,328.44	18,445.43	36,893.97	15,683.07	14,952.92	30,776.33
A Plazo	121,500.14	300.00%	40,500.00	40,500.00	42,500.00	42,500.00	44,500.00	44,500.00	47,000.21	43,500.21	94,000.21	69,000.21	55,500.14	65,500.14	162,000.14
Depositos Extranjeros en Bancos	(112,395.34)	(63.60%)	176,709.01	150,710.87	198,716.21	178,866.76	126,819.17	148,168.65	126,368.95	82,448.45	41,018.59	24,087.84	68,192.03	44,562.14	64,313.67
A la Vista	(112,395.34)	(63.60%)	176,709.01	150,710.87	198,716.21	178,866.76	126,819.17	148,168.65	126,368.95	82,448.45	41,018.59	24,087.84	68,192.03	44,562.14	64,313.67
A Plazo	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Menos Provisiones	6.33	11.11%	56.93	56.93	56.93	59.74	62.56	62.56	66.07	61.15	61.15	52.01	78.02	78.02	63.26
Locales	6.33	11.11%	56.93	56.93	56.93	59.74	62.56	62.56	66.07	61.15	61.15	52.01	78.02	78.02	63.26
Extranjero	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otros	(387.46)	(25.35%)	1,528.29	1,304.56	1,542.05	1,327.48	1,327.78	1,050.00	1,367.51	1,367.49	1,381.26	1,227.14	1,019.66	1,352.24	1,140.83
<b>CARTERA CREDITICIA</b>	128,595.91	10.60%	1,213,176.57	1,195,479.45	1,193,005.74	1,269,396.82	1,258,600.44	1,206,503.42	1,214,890.73	1,212,119.67	1,266,892.87	1,282,760.89	1,308,941.71	1,292,777.48	1,341,772.48
Locales	5,298.12	1.93%	274,800.28	257,931.98	239,483.04	226,753.64	222,943.53	208,996.00	207,949.06	219,044.07	219,017.89	222,942.46	236,418.57	246,263.45	280,098.40
Extranjero	120,657.02	12.51%	964,660.88	963,948.47	980,561.41	1,067,173.52	1,060,400.85	1,022,773.24	1,030,359.47	1,017,002.31	1,068,032.99	1,081,682.08	1,094,849.00	1,069,522.49	1,085,317.90
Menos Provisiones	(2,640.76)	(10.05%)	26,284.59	26,401.01	27,038.72	24,530.34	24,743.95	25,265.83	23,417.80	23,926.71	20,158.01	21,863.64	22,325.86	23,008.45	23,643.82
Locales	494.39	17.76%	2,783.13	2,697.25	2,631.28	2,509.51	2,673.38	1,739.62	1,503.65	1,537.35	1,610.95	3,261.99	3,639.79	3,316.27	3,277.52
Extranjero	(3,135.15)	(13.34%)	23,501.46	23,703.75	24,407.43	22,020.83	22,070.57	23,526.21	21,914.15	22,389.36	18,547.06	18,601.65	18,686.07	19,692.18	20,366.31
<b>INVERSIONES EN VALORES</b>	79,356.70	36.32%	218,502.03	207,692.25	215,125.66	232,658.23	236,543.43	254,212.82	262,874.13	259,334.60	316,221.23	316,694.60	298,053.26	296,736.96	297,858.73
Locales	34,586.03	16.19%	213,670.57	202,886.58	210,374.69	227,933.47	231,836.29	249,527.03	258,186.54	254,639.34	266,659.11	267,083.59	248,549.01	247,213.11	248,256.60
Extranjero	44,939.10	918.91%	4,890.49	4,859.27	4,834.59	4,835.98	4,808.27	4,799.54	4,795.97	4,789.77	49,664.28	49,700.79	49,735.66	49,760.18	49,829.59
Menos Provisiones	168.43	285.32%	59.03	53.61	83.62	111.23	101.14	113.76	108.38	94.51	102.16	89.78	231.42	236.33	227.47
Locales	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Extranjero	168.43	285.32%	59.03	53.61	83.62	111.23	101.14	113.76	108.38	94.51	102.16	89.78	231.42	236.33	227.47
<b>OTROS ACTIVOS</b>	3,973.74	3.46%	114,835.60	109,848.63	111,301.24	108,206.64	112,307.96	111,182.36	115,723.26	114,509.81	115,926.89	110,679.01	117,796.42	113,463.21	118,809.34
Locales	(6,648.57)	(12.79%)	51,970.57	50,563.57	48,665.55	41,479.23	44,822.64	44,359.35	45,581.41	47,375.87	48,439.43	44,093.48	44,995.45	44,139.32	45,322.00
Extranjero	10,622.31	16.90%	62,865.03	59,285.06	62,635.69	66,727.41	67,485.32	66,823.02	70,141.85	67,133.94	67,487.47	66,585.53	72,800.97	69,323.89	73,487.34
<b>TOTAL DE ACTIVOS</b>	232,305.08	13.02%	1,784,303.16	1,722,066.90	1,782,517.35	1,852,416.01	1,803,808.92	1,784,208.24	1,783,703.90	1,729,547.51	1,853,825.32	1,841,291.64	1,865,108.26	1,829,267.07	2,016,608.24
<b>DEPOSITOS</b>	153,336.43	16.96%	903,847.74	851,022.44	871,250.02	894,407.27	856,713.06	863,293.33	854,880.41	836,616.67	964,467.92	956,028.72	927,313.76	922,782.02	1,057,184.16
Locales	120,989.14	32.93%	367,414.30	345,534.55	333,208.06	333,659.97	332,435.38	344,147.15	347,197.92	334,160.67	420,454.10	415,685.96	380,237.70	368,934.54	488,403.45

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Oficiales	58,000.00	104.04%	55,750.00	55,750.00	55,750.00	55,750.00	55,750.00	55,750.00	55,750.00	35,750.00	110,750.00	110,750.00	90,750.00	93,750.00	113,750.00
De Particulares	22,251.23	9.88%	225,165.30	220,764.05	221,917.05	234,440.62	237,623.31	244,286.95	243,176.60	243,610.24	247,806.49	243,407.85	238,230.16	232,421.38	247,416.53
A la Vista	(2,451.08)	(6.46%)	37,970.66	30,322.36	31,223.23	35,385.74	31,348.17	33,826.03	33,990.04	32,591.48	39,216.78	29,262.05	26,513.20	28,872.90	35,519.58
A Plazo	25,567.32	13.97%	183,032.17	186,727.60	186,971.18	195,284.01	202,774.61	206,857.23	205,575.06	207,229.79	205,743.49	211,122.36	208,181.74	200,095.43	208,599.49
De Ahorros	(865.01)	(20.78%)	4,162.47	3,714.09	3,722.65	3,770.87	3,500.54	3,603.69	3,611.50	3,788.97	2,846.23	3,023.44	3,535.22	3,453.04	3,297.46
De Bancos	40,737.91	47.10%	86,499.00	69,020.50	55,541.01	43,469.35	39,062.06	44,110.20	48,271.32	54,800.43	61,897.60	61,528.11	51,257.54	42,763.16	127,236.92
A la Vista	2,444.67	32.87%	7,436.59	8,107.83	10,557.98	8,325.75	7,026.40	7,324.42	9,304.58	9,192.88	10,378.42	10,438.93	9,200.94	3,704.23	9,881.26
A Plazo	38,293.25	48.43%	79,062.41	60,912.67	44,983.03	35,143.61	32,035.66	36,785.78	38,966.75	45,607.55	51,519.19	51,089.19	42,056.60	39,058.93	117,355.65
Extranjero	32,347.28	6.03%	536,433.43	505,487.89	538,041.96	560,747.30	524,277.69	519,146.18	507,682.49	502,456.00	544,013.83	540,342.76	547,076.06	553,847.48	568,780.72
Oficiales	(1,486.32)	(4.16%)	35,731.08	23,085.79	24,880.14	37,270.10	25,008.20	27,696.51	14,686.99	11,291.01	26,555.08	30,781.77	30,448.91	24,290.84	34,244.76
De Particulares	(6,038.52)	(1.49%)	405,721.67	384,877.85	407,190.52	407,055.05	404,407.46	393,488.52	387,019.54	351,800.30	377,084.40	374,815.58	376,785.94	394,982.62	399,683.15
A la Vista	(23,421.19)	(38.49%)	60,843.96	53,153.79	55,300.49	58,231.75	55,810.44	48,596.00	49,175.24	35,603.25	37,087.25	35,503.91	35,880.24	38,014.49	37,422.77
A Plazo	16,171.76	4.73%	342,182.43	329,046.73	349,028.50	346,215.63	346,010.07	341,559.85	334,058.89	312,466.46	336,201.30	335,112.00	337,462.18	353,428.54	358,354.18
De Ahorros	1,210.91	44.93%	2,695.28	2,677.33	2,861.53	2,607.66	2,586.94	3,332.67	3,785.41	3,730.58	3,795.85	4,199.67	3,443.52	3,539.59	3,906.20
De Bancos	39,872.13	41.98%	94,980.68	97,524.25	105,971.29	116,422.15	94,862.03	97,961.14	105,975.96	139,364.69	140,374.35	134,745.41	139,841.20	134,574.02	134,852.80
A la Vista	(10,233.57)	(90.95%)	11,251.35	8,225.92	9,403.48	8,624.33	10,373.11	9,379.49	9,376.85	2,597.58	2,082.24	1,434.39	2,095.18	1,009.99	1,017.78
A Plazo	50,105.69	59.84%	83,729.33	89,298.33	96,567.82	107,797.82	84,488.93	88,581.65	96,599.11	136,767.11	138,292.11	133,311.03	137,746.03	133,564.03	133,835.03
OBLIGACIONES	71,737.48	11.81%	607,252.42	603,502.66	632,691.92	688,100.52	679,402.45	647,143.51	657,694.84	624,180.57	624,227.19	623,755.99	652,126.33	633,402.02	678,989.90
Locales	10,561.00	7.59%	139,185.00	140,089.00	138,839.00	141,084.00	143,954.00	136,253.00	137,758.00	133,352.00	132,249.00	125,514.00	135,256.00	136,847.00	149,746.00
Extranjero	61,176.48	13.07%	468,067.42	463,413.66	493,852.92	547,016.52	535,448.45	510,890.51	519,936.84	490,828.57	491,978.19	498,241.99	516,870.33	496,555.02	529,243.90
OTROS PASIVOS	5,422.36	14.20%	38,194.59	32,629.43	43,489.19	33,811.21	31,120.80	36,772.78	34,294.19	34,174.49	30,517.24	27,087.66	50,014.01	36,887.57	43,616.96
Locales	8,321.62	69.22%	12,022.81	12,548.74	18,708.46	9,130.35	10,520.45	11,562.42	12,140.36	12,828.86	12,326.70	8,218.03	22,210.96	12,370.70	20,344.43
Extranjero	(2,899.26)	(11.08%)	26,171.79	20,080.69	24,780.73	24,680.86	20,600.35	25,210.36	22,153.83	21,345.63	18,190.54	18,869.64	27,803.05	24,516.87	23,272.53
PATRIMONIO	1,808.80	0.77%	235,008.41	234,912.37	235,086.22	236,097.01	236,572.61	236,998.62	236,834.45	234,575.78	234,612.97	234,419.27	235,654.16	236,195.44	236,817.22
Capital	0.00	0.00%	132,787.00	132,787.00	132,787.00	132,787.00	132,787.00	132,787.00	132,787.00	132,787.00	132,787.00	132,787.00	132,787.00	132,787.00	132,787.00
Reservas de Capital	0.00	0.00%	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Otras Reservas	3,375.71	5.97%	56,587.71	57,981.55	57,543.77	55,220.01	53,831.08	53,106.78	49,101.41	50,965.25	52,892.18	56,259.98	55,884.89	57,390.57	59,963.42
Provisiones Dinámicas	0.00	0.00%	30,201.40	30,201.40	30,201.40	30,201.40	30,201.40	30,201.40	30,201.40	30,201.40	30,201.40	30,201.40	30,201.40	30,201.40	30,201.40
Otras Reservas	3,375.71	12.79%	26,386.31	27,780.14	27,342.37	25,018.60	23,629.68	22,905.38	18,900.00	20,763.84	22,690.78	26,058.58	25,683.49	27,189.16	29,762.02

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Utilidad de Periodos Anteriores	(2,000.89)	(5.00%)	39,984.77	42,380.90	42,818.68	45,142.44	46,650.84	47,240.43	51,245.81	46,809.32	44,882.39	41,687.32	42,062.41	40,556.74	37,983.88
Utilidad de Periodo	2,340.06	61.71%	3,792.01	333.19	524.18	1,160.34	1,557.23	2,154.36	2,999.78	3,592.19	3,973.26	4,491.27	5,037.27	5,563.05	6,132.07
Ganancia o Perdida en Valores Disponibles para la Venta	(1,906.08)	(102.65%)	1,856.92	1,429.73	1,412.60	1,787.22	1,746.46	1,710.05	700.47	422.02	78.14	(806.31)	(117.42)	(101.90)	(49.16)
<b>PASIVO Y PATRIMONIO</b>	<b>232,305.08</b>	<b>13.02%</b>	<b>1,784,303.16</b>	<b>1,722,066.90</b>	<b>1,782,517.35</b>	<b>1,852,416.01</b>	<b>1,803,808.92</b>	<b>1,784,208.24</b>	<b>1,783,703.90</b>	<b>1,729,547.51</b>	<b>1,853,825.32</b>	<b>1,841,291.64</b>	<b>1,865,108.26</b>	<b>1,829,267.06</b>	<b>2,016,608.24</b>